

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-17417-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott Michael Bayles  
121 Atrium Drive  
Brick, NJ 08723

Geraldine Marie Bayles  
121 Atrium Drive  
Brick, NJ 08723

Social Security No.:

xxx-xx-4001

xxx-xx-1641

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on April 18 2019 and a confirmation hearing on such Plan has been scheduled for November 5, 2019: 10AM.

The debtor filed a Modified Plan on October 21, 2019 and a confirmation hearing on the Modified Plan is scheduled for December 3, 2019: 10AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 22, 2019

JAN: rms

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Scott Michael Bayles  
 Geraldine Marie Bayles  
 Debtors

Case No. 19-17417-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 186Page 1 of 3  
Total Noticed: 68

Date Rcvd: Oct 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2019.

db/jdb +Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279  
 cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
 Southfield, MI 48034)  
 518177835 +Barron Emergency Physicians, P.O. Box 7418, Philadelphia, PA 19101-7418  
 518190961 Brick Township Municipal Utilities Autho., 1551 Hwy 88 West, Brick, NJ 08724-2399  
 518177836 +Brick Utilities, 1551 Highway 88 West, Brick, NJ 08724-2399  
 518182178 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,  
 Greenville, SC 29603-0368  
 518177846 +Continental Finance Co, Po Box 8099, Newark, DE 19714-8099  
 518177847 Continental Finance Co, 4450 New Linden Hill Rd, Wilmington, DE 19808  
 518177848 +Convergent Outsourcing, 800 SW 39th St. Po box 9004, Renton, WA 98057-9004  
 518177849 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 518177856 +Doody Retrievers, LLC, 20 Mills Ave, Port Monmouth, NJ 07758-1114  
 518177857 Drugscan, Inc., PO Box 347, Horsham, PA 19044-0347  
 518177859 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 518177858 +First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524  
 518177860 +Foreclosure Processing Services, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971  
 518177861 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
 518177863 JCP&L, P.O. Box 600, Allenhurst, NJ 07709  
 518177864 JCP&L, PO Box 3687, Akron, OH 44309-3687  
 518270692 +Jersey Central Power & Light/First Energy, 101 Crawford's Corner Rd, Bldg. #1 Suite 1-511,  
 Holmdel, NJ 07733-1976  
 518285023 MidFirst Bank, c/o Wells Fargo Bank, N.A. as servicer,  
 Default Doc Processing MAC# N9286-01Y, 1000 Blue Gentian Rd, Eagan, MN 55121-7700  
 518177867 +Mosquito Authority, 2200 Gateway Centre Blvd, Suite 220, Morrisville, NC 27560-6218  
 518177868 Myriad Emergency Physicians, LLC, PO Box 7418, Philadelphia, PA 19101-7418  
 518177870 +NJ E-ZPass, Violation Processing Center, PO Box 4971, Trenton, NJ 08650-4971  
 518177871 +NJ EZPass, PO Box 4971, Trenton, NJ 08650-4971  
 518308726 +Ocean Medical Center, CCCB, POB 1750, Whitehouse Sta, NJ 08889-1750  
 518177872 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0187)  
 518177873 Sunrise Credit Services, Inc, PO Box 9168, Farmingdale, NY 11735-9168  
 518177874 Surge, PO Box 6812, Carol Stream, IL 60197-6812  
 518411921 +The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC,  
 1600 South Douglass Road, Anaheim, CA 92806-5948  
 518312320 +U.S. Department of Housing and Urban Development, 451 7th Street, S.W.,  
 Washington, DC 20410-0002  
 518200401 +US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001  
 518177877 Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426  
 518177878 +Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 22 2019 23:25:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 22 2019 23:25:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518300759 E-mail/Text: ally@ebn.phinsolutions.com Oct 22 2019 23:24:15 Ally Capital, PO Box 130424,  
 Roseville, MN 55113-0004  
 518177833 +E-mail/Text: ally@ebn.phinsolutions.com Oct 22 2019 23:24:15 Ally Financial,  
 Po Box 380901, Bloomington, MN 55438-0901  
 518177839 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 22 2019 23:59:56 Capital One,  
 Po Box 30281, Salt Lake City, UT 84130-0281  
 518177837 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 23 2019 00:00:55 Capital One,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 518177838 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 22 2019 23:59:56 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518245245 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Oct 23 2019 00:13:47  
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518177840 +E-mail/Text: bankruptcy@certifiedcollection.com Oct 22 2019 23:25:23  
 Certified Credit & Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750  
 518177841 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 22 2019 23:25:13 Comenity Bank/Lane Bryant,  
 Po Box 182125, Columbus, OH 43218-2125  
 518177842 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 22 2019 23:25:13 Comenity Bank/roamans,  
 Po Box 182125, Columbus, OH 43218-2125  
 518177843 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 22 2019 23:25:14 ComenityCapital/Boscov,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 518177844 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 22 2019 23:25:14 ComenityCapital/Boscov,  
 Po Box 182120, Columbus, OH 43218-2120

District/off: 0312-3

User: admin  
Form ID: 186

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Total Noticed: 68

Date Rcvd: Oct 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518177845 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 22 2019 23:25:14 Comenitycb/serta,  
Comenity Bank, Po Box 182125, Columbus, OH 43218-2125  
518177848 +E-mail/Text: convergent@ebn.phinsolutions.com Oct 22 2019 23:25:53 Convergent Outsourcing,  
800 SW 39th St. Po box 9004, Renton, WA 98057-9004  
518177850 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Oct 22 2019 23:26:13  
Credit Collections Services, 725 canton Street, Norwood, MA 02062-2679  
518177853 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 22 2019 23:36:55 Credit One Bank,  
Po Box 98872, Las Vegas, NV 89193-8872  
518177851 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 22 2019 23:37:31 Credit One Bank,  
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
518177852 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 22 2019 23:37:32 Credit One Bank,  
PO Box 60500, City of Industry, CA 91716-0500  
518177854 E-mail/Text: mrdiscen@discover.com Oct 22 2019 23:24:44 Discover Financial,  
Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
518177855 E-mail/Text: mrdiscen@discover.com Oct 22 2019 23:24:44 Discover Financial, Pob 15316,  
Wilmington, DE 19850  
518177862 E-mail/Text: cio.bnemail@irs.gov Oct 22 2019 23:24:57 Internal Revenue Service,  
Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081  
518305124 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 22 2019 23:38:26 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518182179 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Oct 22 2019 23:38:14 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
518177865 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Oct 22 2019 23:37:22 Merrick Bank Corp,  
Po Box 9201, Old Bethpage, NY 11804-9001  
518177866 +E-mail/Text: bankruptcypdt@mcmcg.com Oct 22 2019 23:25:32 Midland Funding,  
2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
518177869 +E-mail/PDF: pa\_dc\_claims@navient.com Oct 22 2019 23:38:23 Navient, Attn: Bankruptcy,  
Po Box 9500, Wilkes-Barr, PA 18773-9500  
518310843 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 22 2019 23:49:13  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541  
518255090 +E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Oct 22 2019 23:25:45 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
518299183 E-mail/Text: bnc-quantum@quantum3group.com Oct 22 2019 23:25:25  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
518183126 E-mail/Text: bnc-quantum@quantum3group.com Oct 22 2019 23:25:25  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
518177834 E-mail/PDF: cbp@onemainfinancial.com Oct 22 2019 23:38:07 American General Finance,  
P. O. Box 742536, Cincinnati, OH 45274-2536  
518191602 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 23 2019 00:13:09 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518177875 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 22 2019 23:24:01  
Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225  
518292787 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 23 2019 00:13:09 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518177876 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 22 2019 23:24:01  
Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 186

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Total Noticed: 68

Date Rcvd: Oct 22, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Charles G. Wohlrab on behalf of Creditor MIDFIRST BANK cwohlrab@LOGS.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New  
York Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New  
York Et Al... rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Joint Debtor Geraldine Marie Bayles bkwliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Scott Michael Bayles bkwliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 8